WORKSHOP

HOME SWEET HOME

Renting and Buying Smart

RELOCATION ASSISTANCE PROGRAM

Moving Made Easy

Welcome

- Introductions
- **N**ature
- **E**xpectations
- **A**genda
- **T**iming

Objectives

- Role of relocation program
- Role of housing programs
- Budgeting
- Research neighborhood
- Rent versus buy decision-making
- Rental process
- Buying process

Relocation Programs and Services

- Moving counseling and planning
- Moving information and referral
- Workshops and briefings
- Training sponsors
- Maintaining MilitaryINSTALLATIONS and Plan My Move
- In and out processing briefings
- Loan closet

MilitaryINSTALLATIONS

- Individual installation files
- Articles on housing
  - Housing
  - Government housing
  - Temporary lodging
- Additional resources on housing
- Demonstrate MilitaryINSTALLATIONS
  - http://www.militaryinstallations.dod.mil

Support | Military OneSource | Search GO

Military INSTALLATIONS

Your official DoD source for installation and state resources available to active duty, guard and reserve service and family members.

Installations • View articles, photos, major unit listings and contacts for programs and services worldwide. If you can't find an international location, try visiting the Department of State country information.

States • View articles and local, state and national resource directories

Get started!

Looking for particular installation or state?

Enter an installation [View a directory of installations]

GO »

Or, enter a state

GO »

Looking for specific program or service?

Select a program or service

ALL

Then, enter an installation [View a directory of installations]

Or, enter your postal code

Within 10 miles

GO »

Are you a service provider looking for a program or service across all installations? Simply select the program or service and then choose any installation or enter any zip code. A downloadable directory for all installations will be available on the results page.

Can't find what you are looking for? Support »

Moving to a new assignment?

Take control of your move. Use our customizable calendar tool to create a unique personal moving plan. The calendar contains to do lists, checklists, phone lists, and links to critical moving information from budget planners to choosing a school.

To begin, select your departure date, departure and destination locations and get moving now!

Plan My Move

Are you a sponsor?

Have you been assigned official sponsorship duties? Log on to the CAC enabled eSponsorship Application Training (eSAT) to get started »

Don't have a CAC card, but are interested in learning about how to become a sponsor? Learn more about the process »

Plan My Move

- Standard 90 day calendar
- Short 6 week calendar for first move
- 4 calendar views depending on departure and destination locations
- Customizable
  - Add, remove, modify tasks
  - Setup email reminders
  - Change length of calendar
- Demonstration Plan My Move
  - http://planmymove.militaryonesource.mil/

Support

Military OneSource

PLAN MY MOVE

Military OneSource 24/7 family assistance 1-800-342-9647

Take charge of your PCS move. **Plan My Move** provides you with access to information about your entitlements and benefits, to points of contact, checklists, planning tools, and information on education and employment. Plan My Move will put you and your family in charge of a smooth relocation to your new duty assignment. Fill in the following information about your move, click "Get Moving" and we will get started. *If your new assignment cannot be found, select a nearby installation.*

Plan My Move gives you the option of storing the entries below plus it allows for creating a custom plan and calendar designed just for you and your family. Begin customization by creating an account. With a custom plan, you don't have to reenter your information each time you return. You just sign-in and get to work!

Sign In to Customize Your Move.

Email Address

Password Sign In »

Forgot Password?

New User? Sign Up now >>

Where are you currently stationed?

Enter Installation Name or Location above or

click here for the installation lookup screen.

Where are you being reassigned?

Enter Installation Name or Location above or

click here for the installation lookup screen.

When do you plan to depart? 18-SEP-2013

DD-MON-YYYY (e.g. 01-JAN-2000)

Is this your first move?
(Designed for service and family members moving from advanced training.) ○ YES ◉ NO

Do you have a family member with special needs? ○ YES ◉ NO Get Moving

Military OneSource

- Relocation essentials
- Library
- One on one financial counseling
- Demonstration of Military OneSource

Follow Military OneSource:

PHASES OF MILITARY LIFE | BRANCH OF SERVICE | THOSE WHO SUPPORT | LOG IN

Military OneSource

Call. Click. Connect.

What are you looking for?

800-342-9647

Counseling Options | Military Life Topics | Monthly Focus | Social Media Hub

Moving

Are you moving? Whether it's your first military move or your fifteenth, the Relocation Assistance Program can help you get organized, make smart financial decisions, understand your allowances and manage stress. Use these resources, tools and articles to make your next move a smooth one.

The Basics

Electronic Sponsorship Application and Training (eSAT training)

Family Readiness System

Military OneSource Tips

Military Youth on the Move (website)

MilitaryINSTALLATIONS (website)

Spouse Employment

Finding a Job as a Military Spouse after a Permanent Change of Station Move

Military Spouse Employment: Work That Travels Well

Military Spouse Preference in Employment

State Licensing and Career Credentials Initiative

THE LATEST

A Guide to Health Care Providers: Who They Are and What They Do

You are likely to meet many different kinds of care providers during treatment and recovery from conditions affecting your physical and emotional health. They include doctors, nurses, and therapists. The linked guide can help you understand who they are and what they do.

Eat Well While in Transition

You probably know how to eat nutritiously, and you may eat well and feed your family well most of the time. There are likely times, however, when the demands of your schedule or transitions such as a PCS make it more difficult to eat well. The healthiest plan for the whole family is to eat a varied diet.

Tools for SERVICE PROVIDERS

Tools for LEADERS/COMMAND

INSTALLATION PROGRAM DIRECTORY

Government Housing Programs

- Housing office
- Housing referral office
- Housing privatization
- Overseas housing furniture program
- Demonstrate services housing websites:
  - Army: https://www.housing.army.mil/
  - Navy and Marine Corps: http://www.cnic.navy.mil/ffr/housing.html
  - Air Force: http://www.housing.af.mil/home/

Army Housing Online User Services

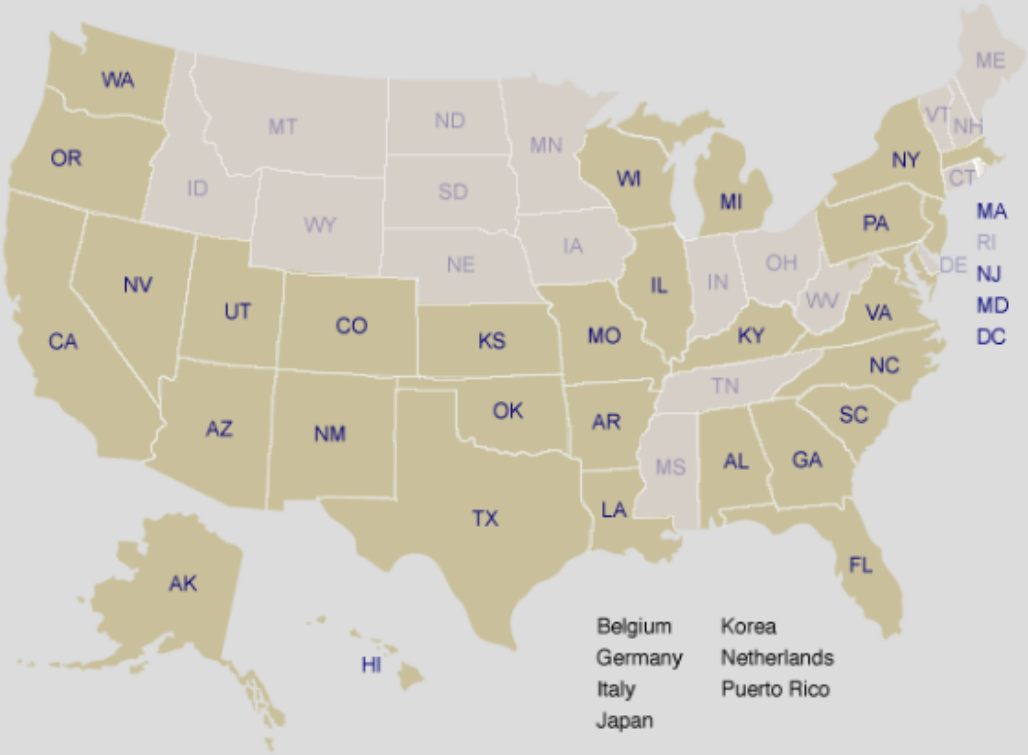
Housing America's Soldiers and Families

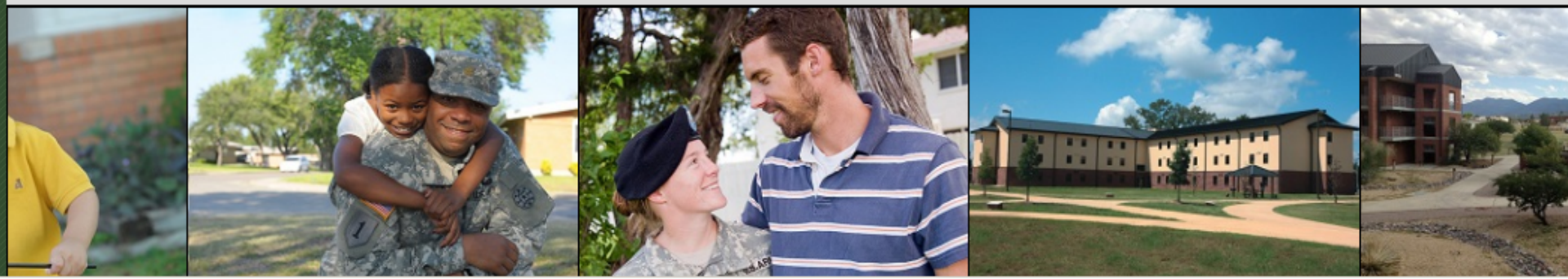
Welcome to Army Housing Online User Services

Army Housing Online User Services is the Army's gateway to finding information regarding Family and Unaccompanied housing, both on post and in the local community worldwide. In addition to housing information, this AHOUS site provides links to other programs that support Soldiers and Families in moving and living in Army communities.

Select Your Installation

Select An Installation... GO





CNIC
Commander, Navy Installations Command

Enter Query

ABOUT ▼ | OPERATIONS AND MANAGEMENT ▼ | FLEET AND FAMILY READINESS ▼ | NEWS ▼ | REGIONS ▼ | Change your region or installation

Commander, Navy Installations Command » Fleet and Family Readiness » Housing

- About
- Operations and Management
- Fleet and Family Readiness
  - Fleet Readiness
  - Family Readiness
  - Housing
    - Housing Quick Reference
    - HEAT
    - Policy, Forms and Online Resources
    - Finding Housing
    - Housing Service Centers
    - RPP
    - Privatized (PPV) Housing Program
    - RECP
    - Housing Learning Center
  - BRAC
  - Phone Directory
- Inspector General
- Freedom of Information Act
- Equal Opportunity Advisor
- Privacy Policy
- External Hyperlinks Notice

Housing

Navy Housing

The CNIC housing program is focused on assisting our customers, military service members, both unaccompanied and those with families, find suitable, affordable and safe housing wherever they

Navy Housing

Air Force Housing

U.S. AIR FORCE

HOME FAQS JOIN THE AIR FORCE

Home > Home

Map of Air Force Bases

Frequently Asked Questions

Where can I find an application for housing?

What housing allowances am I eligible for?

Where will my children go to school at my new location?

How do I begin out-processing from housing?

Select a Location to Find Your New Home

Air Force Academy
Altus AFB
Ankara Support Facility
Andersen AFB
Arnold AFB
Aviano AB
Barksdale AFB
Beale AFB
Bellows AFS
Buckley AFB
Cannon AFB
Cavalier AFS
Clear AFS
Columbus AFB
Davis-Monthan AFB
Dover AFB
Kirtland AFB
Kunsan AB
Lajes Field
Laughlin AFB
Little Rock AFB
Los Angeles AFB
Luke AFB
MacDill AFB
Malmstrom AFB
Maxwell AFB
McConnell AFB
Minot AFB
Misawa AB
Moody AFB
Moron AB
Mountain Home AFB

Inside AF Housing

Search

search Housing Find it

General Images Video

View All RSS

Featured Links

Military OneSource
DoD Community & Family Policy

Automated Housing Referral Network

Military Homes Today Website

Budgeting for Housing

- Budget elements
- Income
- Credit rating
- Expenses
- Down payment
- Interest rates
- Reimbursements
- Demo KnowYourOptions – rental versus buy
  - http://knowyouroptions.com/rent/overview/decide-whats-right-rent-or-buy
- Demo KnowYour Options – how much house can you afford to buy
  - http://knowyouroptions.com/find-resources/information-and-tools/financ

KnowYourOptions.com by Fannie Mae

About Us | Fannie Mae Help | Loan Lookup | Questions | En Español

Rent | Buy | Refinance | Modify | Avoid Foreclosure | Find Resources

Home › Rent › Overview

Print page Share

Decide what's right—rent or buy?

Maybe you already know what's right for you, or maybe you're trying to figure out the best option—either way, the more educated you are, the better informed you'll be.

Renting may be an option if you:

- Plan to move around and don't want to be tied to one location
- Don't have the funds for a down payment and closing costs
- Can't afford the potential maintenance costs of owning (repairs, lawn care, etc.)
- Are saving for the future

Buying may be an option if you:

- Plan to stay in one location
- Want to build equity over the long-term
- Have funds for a down payment and closing costs
- Want the potential tax advantages (check with a tax advisor for details)
- Can afford the maintenance costs of owning (repairs, lawn care, etc.)

Here's a snapshot of how renting and buying may differ.

Costs | Maintenance/Repairs | Taxes | Terms | Benefits/Features

	Renting	Buying
Initial Costs	▪ Rental application fees ▪ Broker/Agent fee (if applicable)	▪ Mortgage application fees ▪ Earnest money

Overview
› Decide what's right—rent or buy?
Rental Process
Types of Rental Housing
My Rental Home is in Foreclosure

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MORTGAGE CALCULATORS

KnowYourOptions.com by Fannie Mae

About Us | Fannie Mae Help | Loan Lookup | Questions | En Español

Rent | Buy | Refinance | Modify | Avoid Foreclosure | Find Resources

Home › Find Resources › Information and Tools › Financial Calculators

Print page Share

Mortgage Calculator

Inputs | Results

How To Use

The mortgage calculator is provided to help you with general information regarding a mortgage to purchase a home. The results returned by this calculator should only be used as one of many factors in evaluating your options.

This calculator returns information based on your inputs regarding the purchase of a home and it is only an estimate. Actual costs to purchase and finance a home may vary. Your mortgage company may use different information to determine mortgage eligibility and your individual results may vary from the results shown by this calculator.

Information About the Home You're Planning to Buy

Estimated Purchase Price	$
Down Payment Amount in Dollars	$
Loan-to-Value (LTV) Ratio	105.00 %
Down Payment Percentage	0.00 %

Annual Costs That May Be Included In Your Payment

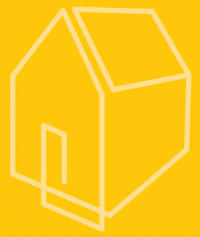
Mortgage Assistance

Government Programs

Information and Tools

- Options Finder
- Beware of Scams
- Credit Score Information
- Financial Calculators
  - Refinance Calculator
  - Repayment Plan Calculator
  - Modification Calculator
  - Forbearance Calculator
  - Loan-to-Value Calculator
  - Debt-to-Income
  - Mortgage Calculator
- Forms
- FAQs
- Glossary
- Helpful Sites
- Videos
- Homeowner Testimonials

Choosing a Neighborhood

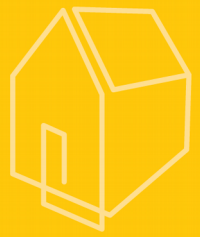


- Considerations
  - Location
  - Touring
  - Needs
  - Schools
  - Safety
  - Military community

Evaluating a Neighborhood

- Traffic
- Children
- Word of mouth
- Interview neighbors
- Time of day
- Noise
- Visual aesthetics

Renting – The Process



- Determine needs
  - Community
  - Housing
- Determine price range
- Conduct housing search
- Lease process
- Insurance
- Move out
- Renting a home

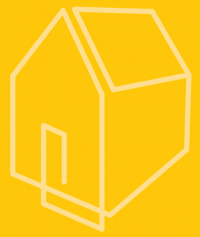
Renting – The Process (Cont.)

- Determine community and housing needs
  - Rooms
  - Children
  - Pets
  - Parking
  - Style
  - Neighborhood
  - Commute

Renting – The Process (Cont.)

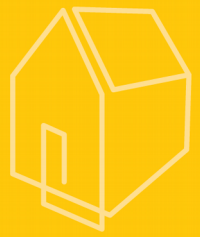
- Determine price range
  - The 25% rule
  - Utilities
  - Insurance
  - Amenities
  - Deposit(s)

Renting – The Process (Cont.)



- Conduct housing search
  - Meet requirements
  - Investigate less obvious
    - Maintenance
    - Insects
    - Security
    - Noise
- Demo apartment hunting worksheet

Renting – The Process (Cont.)



- Leasing
  - Legal document
  - Protects rights
  - Explains responsibilities
  - Illegal provisions
- Application
  - Credit report
  - Application fee
  - References

Renting – The Process (Cont.)

- Lease provisions
  - Description of property
  - Duration of lease
  - Military clause
  - Rent due
  - Deposits
  - Late charges
  - Maintenance responsibilities
  - Utilities included
  - Parking
  - Use of common property
  - Pet policies
- Illegal provisions

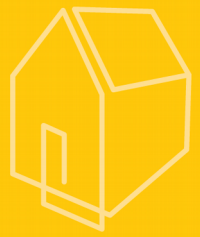
Renting – The Process (Cont.)

- Security deposits
  - Waiver programs
  - Purpose
  - Refund
  - Interest
- Role of legal and housing office
- Handout property checklist

Renting – The Process (Cont.)

- Fair housing rights
  - Tenant entitlement
  - Landlord entitlement
- Tenant – landlord relations

Renting – The Process (Cont.)

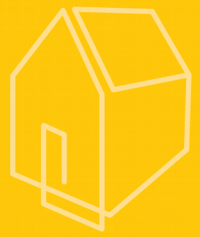


- Insurance
  - Your responsibility
    - Personal property
    - Personal injury
    - Fire, theft
    - Apartment security
  - Property responsibility
    - Property
    - Injury
    - Fire
    - Security

Renting – The Process (Cont.)

- Moving Out
  - Condition
  - Refunds
  - Disputes
  - Evictions

Renting – The Process (Cont.)



- House
  - Agreement vs. lease
  - Advantages
    - Privacy
    - Space
    - Storage
    - Parking
  - Disadvantages
    - Absentee landlord
    - Additional costs (utilities, yard)
    - No protection under Fair Housing Laws

Buying – The Process

- Role of real estate agent
- Buying a house
- Obtaining a mortgage

Buying – The Process (Cont.)

- Real estate agent
  - Use
  - Types
  - Brokers
  - Qualifications

Buying – The Process (Cont.)

- Home economics
- Steps
  - Organize
  - Watch
  - Negotiate
  - Elevate
  - Read

E Elevate Your Credit Score

The importance of good credit is a fact of life. Banks and credit card companies decide whether to lend you money and what interest rates you will pay based on your credit score. Be prepared to examine past choices and, if necessary, to change your money habits. Decisions you make today will impact your future options.

Annual Credit Report Check the accuracy of your credit report annually for free: http://www.annualcreditreport.com. To obtain your credit score for a fee, contact the three major credit reporting agencies: Equifax (1-800-685-1111) TransUnion (1-800-916-8800) Experian (1-888-397-3742)

ABCs of Homebuying HUD's series of Internet videos guides you through the credit and homebuying process. http://www.hud.gov/webcasts/archives/homeforall.cfm

Resident Opportunities and Self-Sufficiency (ROSS) Homeownership and credit counseling for families in public housing or receiving Housing Choice Voucher (Section 8) assistance. Contact your local public housing agency: http://www.hud.gov/offices/pih/pha/contacts/index.cfm

Home Loan Learning Center Information on credit scores and reports, cost comparisons, and steps to take to qualify for a loan. http://www.homeloanlearningcenter.com

R Read (and Understand) the Fine Print

Consumers have more ways than ever to buy a home. Know your rights. Homebuyers should understand their mortgage contract and be on the look-out for scam artists and predatory lenders. A HUD-approved housing counselor (1-800-569-4287) can help.

Borrowers' Rights HUD offers a complete list. http://www.hud.gov/borrowersrights

Predatory Lending HUD has suggested a variety of ways to protect yourself from predatory lending. http://www.hud.gov/loanfraud

For resources in your area: http://www.hud.gov/becareful

Fair Housing Housing discrimination based on your race, color, national origin, religion, sex, family status, or disability is illegal. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint. Go to: http://www.hud.gov/complaints

HUD expressly does not endorse, sanction, or promote any product, program, service, or enterprise for any private for-profit or non-profit organization, listed hereinthin.

HOME ECONOMICS

Own Your Future

U.S. Department of Housing and Urban Development

Homes · Rentals · Mortgage · Find REALTORS® · Moving · Advice · News

Sign Up · Log In · for REALTORS® · Mobile Apps

realtor.com®
where home happens

For Sale | For Rent | Recently Sold | Not for Sale

Search by: Address, City, Zip, Neighborhood or #MLS

$ No min to $ No max | All Beds | All Baths

Search by MLS ID • Advanced Search

4.3 million Homes For Sale

433 thousand Homes For Rent

1.6 million Recently Sold

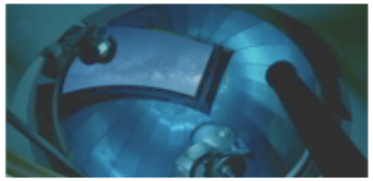
106.3 million Not For Sale

Site updates every 15 mins

See Great Deals

See foreclosure listings in:

- Sacramento, CA
- Las Vegas, NV
- Albuquerque, NM



Telescope Home

This luxe home is topped by an observatory.

See More ▸

Home Prices Are Rising

If you've been waiting to sell, find out what your home is worth today.

Ask an Expert ▸

Learn Why Home Ownership Matters

KnowYourOptions.com by Fannie Mae

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Home

Buy Overview

Buying a home may be a great option and a good long-term investment, but only if you're ready for the financial commitment and responsibility of home ownership. Buying a house is the largest financial investment you will probably make, so you want to make sure you've done your homework and are prepared to take that next step.

Buying Process

Whether you're a first-time buyer or an experienced homeowner, buying a new home can be an exciting—but sometimes overwhelming—process. More ›

Be a Responsible Homeowner

Buying a home is a big commitment. And after you've closed on your new home, the responsibilities of homeownership are really just beginning. More ›

Mortgage Calculator

Use this tool to help estimate your monthly mortgage payment. More ›

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Overview

Buying Process

Be a Responsible Homeowner

Mortgage Calculator

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Learn more and search through thousands of Fannie Mae properties for sale.

VISIT HOMEPATH.COM

MORTGAGE CALCULATORS

To estimate how each option affects your

Buying – The Process (Cont.)

- Types of mortgages
- Questions for lenders
- Qualification process
- Loan application
- Closing

U.S. Department of Veterans Affairs

Search

SITE MAP [A-Z]

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I AM A...

Select One

- Pre-Discharge
- Compensation
- Education & Training
- Vocational Rehabilitation & Employment
- Home Loans
  - Home Loans Home
  - Purchase & Cash-Out Refinance Loan
  - Interest Rate Reduction Refinance Loan
  - Native American Direct Loan
  - Adapted Housing Grants
- Appraisers/SARs
- Lenders
- Real Estate Professionals
- Servicers

VA » Veterans Benefits Administration » Home Loans

Home Loans

Learn about lender and servicer requirements for loans secured by properties in natural disaster areas designated by the Federal government.

Learn more »

VA Policy on Natural Disasters | Special Adaptive Housing Grant | Home Loans Eligibility | Servicemembers Civil Relief Act

About Home Loans | Benefits | Eligibility | How to Apply

About Home Loans

VA helps Servicemembers, Veterans, and

FAQS

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- Buying Process
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- Mortgage Calculator

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VISIT HOMEPATH.COM

MORTGAGE CALCULATORS

To estimate how each option affects your

Buying – The Process (Cont.)

- Loan closing
  - Rights
  - New laws
  - Consumer protections

Questions

- Review expectations
- Follow up – due outs
- Review resources
  - Websites
  - Handouts
- Evaluations

RELOCATION ASSISTANCE PROGRAM

Moving Made Easy

Created for you by the Department of Defense
Relocation Assistance Program

Providing policy, tools and resources to further enhance the quality of life of service members and their families.